

1 QUINN EMANUEL URQUHART  
OLIVER & HEDGES, LLP  
2 Claude M. Stern (Bar No. 096737)  
555 Twin Dolphin Drive, Suite 560  
3 Redwood Shores, California 94065  
Telephone: (650) 801-5000  
4 Facsimile: (650) 801-5100  
Email: claudestern@quinnemanuel.com

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6 Attorneys for Plaintiff  
Corbis Corporation

ORIGINAL  
FILED

JAN 31 2006

RICHARD W. WHITTINGTON  
CLERK U.S. DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

7  
8  
9 CORBIS CORPORATION,

10 Plaintiff,

11 v.

12 EFUNDS CORPORATION,

13 Defendant.

14 C 06 0673  
CASE NO.

15 COMPLAINT FOR COPYRIGHT  
16 INFRINGEMENT AND VIOLATION OF  
17 THE DIGITAL MILLENNIUM  
18 COPYRIGHT ACT; DEMAND FOR  
19 JURY TRIAL

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1 Plaintiff Corbis Corporation, through its attorneys, complaining of Defendant eFunds  
2 Corporation alleges as follows:

3       1. This is a civil action seeking damages for copyright infringement and violations of  
4 the Digital Millennium Copyright Act ("DMCA"). As explained below, Defendant has made  
5 widespread and repeated use without permission of images owned or controlled by Plaintiff,  
6 contrary to the copyright laws.

## JURISDICTION AND VENUE

9       2.     *Jurisdiction.* The Court has subject matter jurisdiction over this action pursuant  
10 to 28 U.S.C., Sections 1331 and 1338(a), as this action involves claims brought under federal  
11 law, the United States Copyright Act, 17 U.S.C. §§ 101 *et seq.* This Court has personal  
12 jurisdiction over Defendant as it may be found to do business in the state of California.

13       3.     *Venue.* Venue in this Court is proper pursuant to 28 U.S.C., Section 1391(c) and  
14 1400(a), as Defendant is subject to personal jurisdiction in this judicial district.

## **INTRADISTRICT ASSIGNMENT**

17 4. Because this action is an Intellectual Property Action within the meaning of Civil  
18 Local Rule 3-2(c), the action is to be assigned on a district wide basis.

## THE PARTIES

21 5. Plaintiff Corbis Corporation ("Corbis") is a Washington corporation with its  
22 principal place of business at 710 Second Avenue, Suite 200, Seattle, King County, Washington.

23       6. Upon information and belief, Defendant eFunds Consultants, Inc. ("eFunds") is a  
24 corporation with its principal place of business at 8501 North Scottsdale Road, Suite 300,  
25 Scottsdale, Arizona 85253.

## BACKGROUND

7. Corbis is in the business of licensing background photographs and fine art images on behalf of itself and the photographers and other licensors it represents. Generally, the images in Corbis' collection were taken by professional photographers who earn most or all of their livelihoods from the licensing fees Corbis is able to obtain for their images. Many of the images in Corbis' collection are produced by well-known photographers, and the collection includes some of the most recognized images in contemporary society.

8. The images in Corbis' collection are the subject of copyright protection under the laws of the United States, and at considerable expense and effort, Corbis has protected images in its collection by systematically registering the copyrights to the images.

9. Corbis owns and operates a website located at the Internet address www.corbis.com. At Corbis' website, professional users are able to search hundreds of thousands of images from Corbis' collection and then pay to license the images for specific commercial uses.

10. Upon information and belief, eFunds is a company incorporated in Delaware and based in Arizona that is engaged in the business of providing electronic transaction processing services, check authorization, account verification, fraud detection, and other services to financial services, retailers, government, and the telecom industry. At all times relevant hereto, eFunds owned and operated a website located at [www.efunds.com](http://www.efunds.com).

11. Upon information and belief, eFunds is engaged in substantial, continuous, and systematic business activities within the state of California. Upon information and belief, eFunds has purposefully availed itself of the privilege of conducting business in the state of California by conducting said business activities in California. Further, upon information and belief a portion of the infringing activities alleged herein occurred in the state of California because eFunds purposefully directed its [www.efunds.com](http://www.efunds.com) website to California in an effort to advertise its services and solicit business in the state of California.

12. Upon information and belief, on an as yet unknown date, eFunds or its agent visited Corbis' website, and without authorization, downloaded or copied numerous Corbis

1 images that had previously been registered with the United States Copyright Office. Then  
 2 eFunds or its agent uploaded these same images to its www.efunds.com website for display on its  
 3 website, as part of the marketing and advertising material presented on that site in order to attract  
 4 business to eFunds. The same images were included on the www.efunds.com website at least  
 5 until September 30, 2005.

6       13. Attached hereto as Exhibit A are true and correct copies of each of the Corbis  
 7 images previously registered with the Copyright Office, with screen shots taken from the  
 8 www.efunds.com website depicting these images from Corbis' collection that were used by  
 9 eFunds without authorization and displayed on its website.

10      14. At all relevant times hereto, eFunds displayed these copyright images on its  
 11 website without license or other authorization from Corbis.

12      15. Attached hereto as Exhibit B is a chart identifying the United States Copyright  
 13 Office registration certificate numbers and registration dates for the Corbis images displayed in  
 14 Exhibit A, evidencing that Corbis owns or controls the registered copyrights to the images that  
 15 were displayed on the www.efunds.com website.

16

#### 17           **FIRST CLAIM FOR RELIEF- COPYRIGHT INFRINGEMENT**

18      16. Corbis repeats and realleges the allegations of Paragraphs 1 through 15 as if fully  
 19 set forth herein.

20      17. Corbis holds valid and exclusive registered copyrights to the images that are the  
 21 subject of this action and that are evidenced by the copyright registration certificates referenced  
 22 by Exhibit B.

23      18. Upon information and belief, eFunds reproduced, distributed and displayed those  
 24 images without Corbis' authorization.

25      19. The actions and conduct by eFunds as described above infringe upon the  
 26 exclusive rights of Corbis granted by Section 106 of the Copyright Act, 17 U.S.C. § 106, to  
 27 display, reproduce, and distribute the registered copyright works to the public.

28

1       20. Such actions and conduct by eFunds constitute copyright infringement under  
 2 Section 501 of the Copyright Act, 17 U.S.C. § 501.

3       21. As a result of the copyright infringement described above, Corbis is entitled to  
 4 relief including, but not limited to, injunctive relief, actual or statutory damages, statutory costs  
 5 and attorney's fees, and prejudgment interest.  
 6

## 7                   SECOND CLAIM FOR RELIEF- DMCA VIOLATION

8       22. Corbis repeats and realleges the allegations of Paragraphs 1 through 21 as if fully  
 9 set forth herein.

10      23. All of the images that are the subject of this lawsuit were displayed on the  
 11 www.corbis.com website with corresponding copyright management information ("CMI"). Upon  
 12 information and belief, when eFunds or its agents duplicated and displayed the subject images on  
 13 its www.efunds.com website, it removed the CMI from each of the 6 unique images, and in each  
 14 of the 40 instances of those images, used by eFunds. The removal of the CMI from each of these  
 15 images in order to induce, enable, facilitate or conceal eFunds' infringement of those images, as  
 16 described above, constitutes a violation of the Digital Millennium Copyright Act, 17 U.S.C. §  
 17 1202(b).

18      24. As a result of the conduct described above, plaintiff is entitled to relief including,  
 19 but not limited to, injunctive relief, actual or statutory damages, statutory costs and attorneys'  
 20 fees, and prejudgment interest.  
 21

## 22                   RELIEF REQUESTED

23           WHEREFORE, Corbis prays for relief as follows:

24      1. For an order permanently enjoining Defendant from infringing Corbis'  
 25 copyrighted images pursuant to Section 502 of the Copyright Act, 17 U.S.C. § 502, and  
 26 permanently enjoining Defendant from displaying Corbis' copyrighted images pursuant to the  
 27 DMCA, 17 U.S.C. § 1203(b);  
 28

1       2. For an award of Defendant's profits and for damages in such amount as may be  
2 found, or for statutory damages of (a) not less than \$750 or more than \$30,000 per image  
3 pursuant to 17 U.S.C. § 504(c)(1) or, upon a finding of willful infringement pursuant to 17  
4 U.S.C. § 504(c)(2), up to \$150,000 per image, and (b) not less than \$2500 or more than \$25,000  
5 per image pursuant to 17 U.S.C. § 1203(c)(3)(B);  
6       3. For an award of costs, pursuant to 17 U.S.C., Sections 505 and 1203(b)(4);  
7       4. For an award of reasonable attorneys' fees, pursuant to 17 U.S.C., Sections 505  
8 and 1203(b)(5);  
9       5. For an award of prejudgment interest on the amount of any award to Plaintiff; and  
10      6. For such other and further relief as the Court deems just and equitable.

11  
12  
13 Dated: January 30, 2006

14 QUINN EMANUEL URQUHART  
15 OLIVER & HEDGES, LLP

16 By



17 Claude M. Stern  
18 Attorneys for Plaintiff  
Corbis Corporation

1                   **DEMAND FOR JURY TRIAL**

2                   Plaintiff Corbis Corporation hereby demands a jury trial on all issues properly tried to a  
3                   jury.

4

5                   Dated: January 26, 2006

6                   QUINN EMANUEL URQUHART  
7                   OLIVER & HEDGES, LLP

8                   By:



9                   Claude M. Stern  
10                  Attorneys for Plaintiff  
11                  Corbis Corporation

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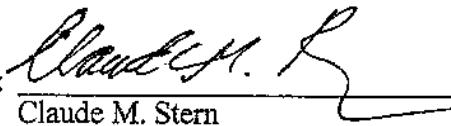
1                   **CERTIFICATION OF INTERESTED PARTIES**

2                   Pursuant to Civil L.R. 3-16, the undersigned certifies that as of this date, other than the  
3 named parties, there is no such interest to report.

4  
5 Dated: January 30, 2006

QUINN EMANUEL URQUHART  
OLIVER & HEDGES, LLP

6  
7 By:  
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Claude M. Stern  
Attorneys for Plaintiff  
Corbis Corporation

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## **Exhibit A**

**I-186-0197 | RM | © Cameron/CORBIS**

IMAGE URL	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/solutions/index.cnt">http://www.efunds.com/us/en/solutions/index.cnt</a>



The image shows a close-up of a person's hand. The hand is positioned with the fingers slightly curled, holding a dark-colored electronic device. Above the device, another hand is visible, holding a standard credit card. The background is dark and out of focus, creating a dramatic lighting effect.

**Solutions:**

Put the full power of eFunds to work on your top issues

Increase revenue? Reduce costs? Optimize technology and operational efficiency? You can make the full power of eFunds' capabilities toward your high-priority goals for maximum impact. The more challenges we confront the greater the value we deliver to you.

Or ... if you don't know us to solve your needs for you, that's fine too. It's the flexibility of eFunds' tools and solutions that allow us to determine whether to engage eFunds as a single source with a wide array of services or take a much larger usage-based, fee-for-service basis with a combination of ultimate strategic partnerships and custom solutions collaborations that will best fit our respective goals with ours with respect to focus on your targeted business objectives. Our three components are:

**Debt Recovery -** We manage the largest debt database, a superior debt recovery team and enforcement activity designed to reduce the risk of non-payment with unrivaled customer delivery.

- More than 77,000 retail locations and more than 250,000 financial partners covering thousands of our retail location partners worldwide.
- Our automated legalistic engine that handles more than 5 billion consumer records from over 100 financial, retail and government clients.

**Point-of-Purchase -** eFunds is an FFI member and software leader with expertise in ATM, point-of-sale data and credit, payment rules and payment reporting.

- We've been in the FFI industry for nearly 20 years.
- Worldwide, our software is used to process more than 15 billion FFI transactions annually.

**Global Financial Solutions -** We provide enterprise-class payment processing solutions designed to a global array of operational needs. We offer unique cross-industry IT solutions for banking, retail, e-commerce products, and for various sectors.

ATM Customer Service - one of the leading ATM providers in the world, look to our expertise and experience in managing your ATM program. Whether you're looking to expand your current solution or start a new one, we have a solution for you.

- 17,200 ATMs throughout the US and Canada
- One of the fastest growing ATM companies in Canada
- Voted "Best Practice in ATM Deployment" by the ATM Association in 2002.

**For more information ...**

Contact us for questions or to set up an eFunds demonstration at 1-800-832-0027.



I-186-0197 | RM | © Cameron/CORBIS

IMAGE URL	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/solutions/comp_a2z/index.cnt">http://www.efunds.com/us/en/solutions/comp_a2z/index.cnt</a>

**Solutions**

**A to Z Product Routing**

How it is - The customer buying is not informed and remains under each store's capitation. Simply enter any product heading to go to a menu item and description.

**Risk Management**

What it is - Risk management offices are focused on minimizing risk and fraud reduction by monitoring and evaluating your relationship with consumers, both our patients and our students. We take our customers' data informed decisions about processing payments or recovering medical related information, while calculating consumer requirements. The result is improved customer acquisition and retention, reduction medical debt, and increased use of technology and communication risk management.

**Health Report**

Health Report lets you know if your state insurance appraiser statute requires reissuing premium. Classificate PII before information... or if they are not making an inquiry information at all. It helps you avoid unnecessary risk analysis during your account openings.

**ClearCommerce**

Allstate ClearCommerce is an evolution of ClearCommerce, the leading Austin, TX based provider of fraud prevention, and identity addressing solutions for life, auto, property, and more than 6000 businesses nationwide.

**New Account On-Board**

New Account On-Board account checker and fraud risk analysis identifies existing accounts which have been flagged as being at risk for severe and risky behaviors such as propensity for identity theft.

**RiskPredict<sup>SM</sup>**

RiskPredict<sup>SM</sup> helps financial services companies identify and reduce potential identity theft risk and fraud in new accounts.

**FraudShield<sup>SM</sup>**

A powerful, real-time alert engine that enables companies to implement an automated fraud detection strategy prior to suspicious patterns in their batches and processes. DR FraudShield uses data-based rules to detect when the amount to deposit, deposit, and account file sequence process in batches, with the transaction presented to the system with no anomalies from it.

**ID Verification**

ID Verification provides compliance for the U.S. (NIFER) All Section 204 and 224 (K) and OFAC regulations as well as an extensive identity fraud prevention tool.

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The image is a high-contrast, black-and-white photograph showing a person's face in profile, looking down at a handheld device. The image is very grainy and lacks fine detail due to the high contrast.

**Solutions**

A to Z by market

**Financial institutions**  
Including retail and corporate banks, regional banks, community banks, credit unions, savings institutions, virtual banks, providers, ISVs, bank platform providers, bank software providers, and bank service providers.

**Financial services organizations**  
Including brokerage and investment banks, pension fund managers, insurance companies, asset managers, credit bureaus, credit card issuers, analytic houses, consumer finance companies, and examination services.

**Retail**  
Including retailers, merchant accounts, third-party check acceptance companies, and point-of-sale software and service providers.

**eCommerce**  
Including retailers, payment processors, payment facilitators, third-party check acceptance companies, eCommerce platforms, and software providers, and electronic bill presenters/online payment providers.

**Government**  
Including federal, state, and local government bodies.

**Networks**  
Includes regional and national networks, providers, and third-party processing providers.

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**I-186-0197 | RM | © Cameron/CORBIS**

IMAGE URL	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
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The image shows a close-up of a person's hand gripping a handgun. The hand is positioned palm-down, with the barrel of the gun pointing towards the bottom of the frame. The background is dark and indistinct.

**Solutions**

## The eFunds Plan for Profitability for Financial Institutions

Corporate standards are rising and consumers demand repeat business, community banks, credit unions, independent financial service providers, insurance brokers, pension plans, bank platform providers, bank software providers, and credit unions providers.

What are your biggest challenges? Acquiring new clients? Retaining the customers you do have? What about reducing expenses for your institution, decreasing fraud risk and losses in the process and/or getting an edge through strategic merger and acquisition opportunities?

Acquire because the power of its four components can help your institution grow faster. The eFunds "Plan for Profitability" offers four to increase your revenue and reduce your costs, and optimize your operations and operations.

**Increase your revenue**

You can enjoy the increased value of offering to acquire new customers and build strong relationships with them throughout their customer lifecycle. By combining our capabilities, clients' and clients' total integrated value is maximized over time through:

- Increased acquisition rates for the retail and wholesale side of your institution
- Increased client retention
- Increased revenue per client value
- Increased speed and convenience for your customers
- Increased profitability by client

**Reduce your costs**

You can achieve significant cost savings across your business with eFunds' integrated solutions. By combining our capabilities, eFunds' can deliver significant value to reduce your costs through:

- Reduced travel and adoption costs
- Reduced costs for customer acquisition and retention
- Reduced deployment costs
- Reduced operating costs
- Lower overall processing/implementation costs
- Central costs converted to variable expenses
- Reduced spending for certain IT projects

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IMAGE URL	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
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The eFunds Plan for Profitability for financial services companies

Companies in banking and finance, insurance, retail brokerage services, alternative companies, asset management, credit card issuers, private lenders, consumer finance companies, investment providers

What are your key challenges? Fraud? Regulators? Increased competition from smaller players and firms around the globe? What about acquiring customers or maintaining them? Perhaps you do not have trouble retaining the customers you do have? Increasing your customer service / reducing your operating costs? Doing more transactions? Getting authority through bank POC or IT projects that have?

efunds has the answer to all four challenges in one place: unique business models. The unique "Plan for Profitability" starts here to increase your revenue, reduce your costs and enhance your technology and operations.

**Increase your revenue**

You can apply the unique value of efunds to acquire new customers and build strong relationships with them throughout the customer lifecycle. By combining our technologies, efunds can deliver special integrated value to increase your revenue through:

- Increased account usage
- Increased client retention
- Increased service-level-client usage
- Increased sales and convenience for your customers
- Increased availability to clients

**Reduce your costs**

You can achieve significant cost savings across your business operations with efunds integrated solutions. By combining our technologies, efunds can deliver real integrated value to reduce your costs through:

- Reduced fraud and account losses
- Reduced costs for customer acquisition and retention
- Reduced personnel costs
- Reduced operating costs
- Lower average processing/billing/costs
- Capital costs eliminated to variable expenses
- Reduced spending for existing IT products

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Page URL	<a href="http://www.efunds.com/us/en/solutions/000957.cnt">http://www.efunds.com/us/en/solutions/000957.cnt</a>



The image shows a screenshot of a web page from eFunds. The page title is "Solutions". The main content discusses the "eFunds Plan for Profitability for retailers". It highlights how eFunds can help retailers manage customer relationships more effectively and profitably using integrated technology. The page lists several benefits under two main sections: "Increase your revenue" and "Reduce your costs".

**Solutions**

The eFunds Plan for Profitability for retailers

Customer relationship management, payment processing, merchant services, and service providers.

What are your customers telling you about managing customer relationships more effectively and profitably? Next generation point-of-sale technology? Transactional banking? Smarter store management? What are the emerging demands for your retail business, bank-wide function, and web? Avera air solar bottom line? For getting further through that long list of IT projects did you? What about connecting your legacy platforms to new, open technologies?

eFunds accepts the power of let your competitors on your next winning business play. The eFunds "Plan for Profitability" starts here to increase sales through, reduce your costs and optimize your technology and operations.

**Increase your revenue:**

You can apply the integrated value of eFunds to acquire more customers and build strong relationships with them. By combining our technologies, eFunds can deliver real value to increase your revenue through:

- Increased acquisition rates
- Increased customer retention
- Increased revenue per customer (RPS)
- Increased sales and conversion for your customers
- Increased profitability per customer

**Reduce your costs:**

You can achieve significant cost savings across your business operations with eFunds integrated solutions. By combining our technologies, eFunds can deliver real value to reduce your costs through:

- Reduced front and back office labor
- Reduced costs for customer acquisition and retention
- Reduced document costs
- Reduced operating costs
- Lower average processing/servicing costs
- Capital costs converted to variable expenses
- Reduced spending for custom IT projects

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Page URL	<a href="http://www.efunds.com/us/en/solutions/demos/index.cnt">http://www.efunds.com/us/en/solutions/demos/index.cnt</a>



The image shows a close-up of a person's hands. One hand is holding a standard credit card, and the other hand is holding a pen, poised as if ready to write or sign. They are positioned over a dark, possibly black, keyboard. The background is slightly blurred, drawing focus to the hands and the objects they are holding.

**Solutions**

Here's where five great services come to life!

To view these demos, you will need the Macromedia Flash™ Player plugin installed for your browser. Click the Macromedia button at the bottom of the menu bar and install the free plugin.

**Qualified**

Qualified individuals interested in enhancing their business relationships and credit-cell performance at the new account opening. Qualified is available via Internet directly through the new account code PC or via a dedicated connection from your bank/credit union.

**ProducTrace™**

ProducTrace™ is an individual statement of my risk. Only the best third party risk you can get with ProducTrace™ from us.

**Integrage™**

Integrage™ allows clients account opening a step with integrated Web Money™, you get a high-performance assessment and cross-cell analysis. Give the opportunity to allow your customers to fund their accounts via the Web.

**Locomodules**

A comprehensive solution that puts you in charge of the cash flow of interbank savings from your ATM and POS systems.

**ClearCommerce**

The right tools, resources, and maximum support where merchants and service providers to reduce the risks and costs of doing business through availability of card-not-present sales channels.

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I-186-0197 | RM | © Cameron/CORBIS

IMAGE URL [http://www.efunds.com/images/us\\_solutions\\_right.gif](http://www.efunds.com/images/us_solutions_right.gif)Page URL <http://www.efunds.com/us/en/solutions/001169.cnt>

**Solutions**

**What others say about ...**

**Our robust data for informed decisions**

"The industry's best clients have known our solutions' ability to provide management who have not yet established sufficient funds, but individuals are placing demands that have traditional risk assessments and planning, and consumers are eager because they're able to participate in the US economy." - Tim Roane, President of Financial Education Solutions, Fidelity.

>> Read the full news release.

**Our leading-edge payment management technology**

"efunds' systems help Visa EPS be an integral part of Visa's integrated payment strategy and enables Visa to fully support its partners' strategic objectives for card acceptance. Visa's commitment to the Visa EPS partnership, was this alliance will lead consumers to look at Visa as a platform for the future of the payment industry." - Kevin Gruia, Executive Vice President, Visa USA.

>> Read the full news release.

**OUR global resources for operational support**

"We are always looking for new and innovative ideas to create efficiencies and maximize productivity for our clients. This new partnership with eFunds will allow us to extend our advances in staffing, training, language barriers and technologies to offer the most competitive pricing and growth-oriented performance results." - Tim Baker, Executive Vice President of Business Development for Risk Management Solutions.

>> Read the full news release.

**We've always been an agreement with clients as part of our tailored solution to provide unique opportunities for growth to our clients. Our extensive network of clients is a great resource for us to develop long-term relationships with them. We're always working with these clients to ensure that we can continue to enhance knowledge and build excellent relationships with the local market." - Tim Baker, CEO of Risk Management Solutions.**

>> Read the full news release.

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<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/solutions/001374.cnt">http://www.efunds.com/us/en/solutions/001374.cnt</a>

**Solutions**

**CheckSystem<sup>TM</sup> Solutions & Services**

**Bank Branch Solutions**

**Check Verification**

**Check Deposit**

**Check Fraud Protection**

**Check 24/7**

**ID Verification Tools**

**Protect Against Identity Fraud**

**PCI DSS**

**USA PATRIOT Act Overview**

The Patriot Act, signed into law October 26, 2001, Congress passed the USA PATRIOT Act, placing new requirements on financial institutions and their employees by increasing administrative tools available to law enforcement and intelligence agencies to detect and disrupt the use of the U.S. financial system to conduct terrorist financing and other illegal activities. The increased role that the country's financial institutions are playing in protecting the home front must not be underestimated. All financial institutions are now required to play an integral role in the prevention of money laundering, the fight against terrorism, and the war on terror, as a part of their mission to business.

Section 314, requires all non "Brokered Depositors" an Customer Identification Programs (CIP) regulations, of the USA PATRIOT Act, established by the US Treasury Department, in summary, calls for the following:

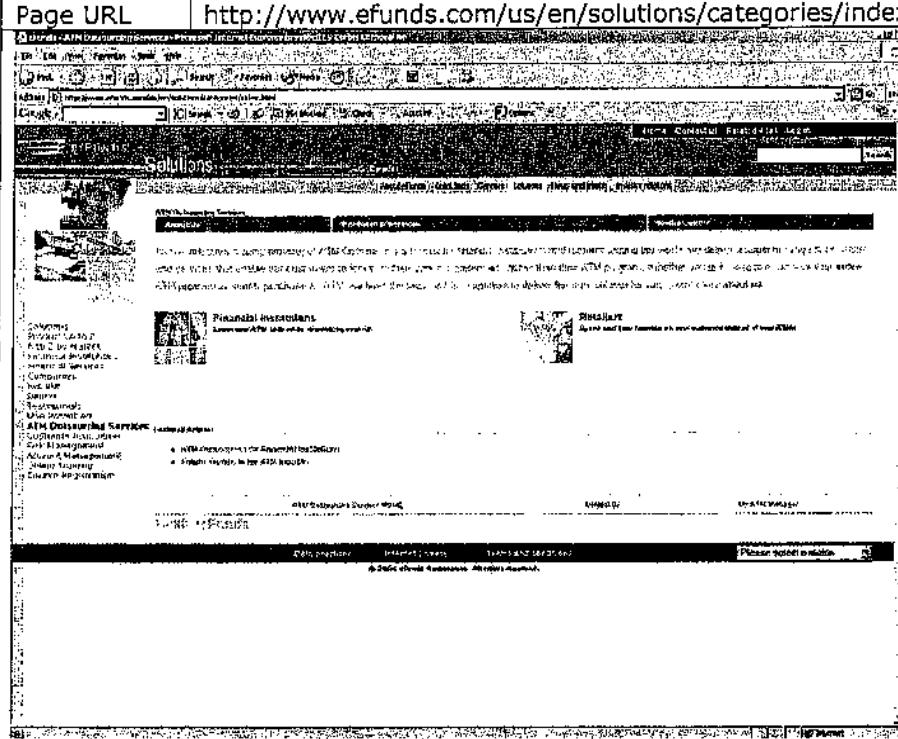
- All banks need to verify the identity of prospective customers to an extent that is reasonable and practicable.
- All new accounts needs to be screened against the government's watch list. While this list has not been released, the OFAC regulations still require that institutions access relevant databases such as the EIN, SSN and other published lists of sanctioned terrorists and terrorist organizations.
- A customer at profile needs to be identified that includes the account name, date of account opening, identifying information presented, and the methods used to verify the identity of the customer, needs to be kept and risk assessed for 5 years following the closure of the account.
- Financial institutions must have a policy statement for Identity Verification Programs.

**CheckSystem<sup>TM</sup> solutions & the USA PATRIOT Act**

The USA PATRIOT Act regulation has added many burdens for financial institutions, and compliance is no easy task. That is why CheckSystem<sup>TM</sup> provides ID verification to provide a comprehensive, easy-to-use and cost-effective solution that assists your institution in meeting the requirements of sections 326, 214(a) and OFAC while still fighting identity fraud and reducing your institution's risk.



**I-186-0197 | RM | © Cameron/CORBIS**

IMAGE URL	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/solutions/categories/index.html">http://www.efunds.com/us/en/solutions/categories/index.html</a>
	

**I-186-0197 | RM | © Cameron/CORBIS**

<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/solutions/categories/001456.cnt">http://www.efunds.com/us/en/solutions/categories/001456.cnt</a>



The image shows a close-up of a person's hand holding a standard credit or debit card. The background is out of focus, suggesting an office environment with a computer screen visible.

**Customer acquisition solutions**

Create a portfolio that's the envy of your competitors

Customer acquisition solutions from eFunds is the bottom line that sets you apart from your competition. Explore and develop a focused plan of action to distinguish yourself - whether it's the new bank, keeping a watchful eye on risk - using our unique blend of industry-leading data and support services, we can help financial institutions launch successful marketing promotions, offend-based risk, maximize customer service and open new accounts quickly and easily.

Bank on new business

The customer acquisition solutions take delivery real-time benefits you can bank on, such as:

- Increase deposit and response rate
- Decrease the old and stretchy static
- Increased market share and reach
- Increased per customer share allocated
- Expanded client retention
- Differentiation in a saturated marketplace

Overcome market challenges; develop new customer relationships

The customer acquisition solutions components are available as an integrated solution, as well as individually - all with full service management:

- Marketing risk assessment
- Customer and emerging segment market analysis
- Analytics consulting for fraud reduction
- Security validation for fraud protection
- Analytics consulting to develop up-sell and cross-sell decisions
- Instant funding at the point of account activation
- Instant and customer differentiated services
- Segmented and automated email handling
- Customer acquisition review
- New customer acquire rate up
- Customer service management
- Cross-sell/upsell/retention campaign management, development, and maintenance
- Application data entry

Explore uncharted territory with confidence

Many financial institutions are destined to today have limited functionality that is sufficient at the moment exclusively concerns - such as the "bankable" consumer. Around, however, is in identifying and capturing the best customers for you. We can help you identify market strategies, growing sub-segments and emerging segments to create better and broader relationships with each new customer.

**Keep an eye on fraud**

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<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/solutions/categories/001455.cnt">http://www.efunds.com/us/en/solutions/categories/001455.cnt</a>



The image shows a close-up of a person's hand holding a pen, poised to write on a piece of paper. The background is dark and out of focus.

**Solutions**

**Account management solutions**

A wealth of opportunity in your own backyard!

Customer relationships are hard to come by, and sometimes when banks fail to keep up with today's fast-paced environment, they are at risk of losing customers who are likely to have additional products and services, and are often after very lucrative clients. According to the American Bankers Association, the value of an average customer is said to be five times the value of a newly recruited customer.

The account management solution helps reduce the cost of maintaining and increasing the value of your customer base. The solution helps you leverage your existing customer relationships and enhance the efficiency of your response with automated account management, customer profile and retention programs that deliver unparalleled ROI. And, it focuses on finding yet more revenue opportunities through strategic retention while taking advantage of new sales and cross-sell opportunities within your current existing account portfolio.

Industries-leading consumer direct and external strategy tools

Our account management solution helps reduce the cost of maintaining and increasing the value of your customer base. The solution helps you leverage your existing customer relationships and enhance the efficiency of your response with automated account management, customer profile and retention programs that deliver unparalleled ROI. And, it focuses on finding yet more revenue opportunities within your current existing account portfolio.

Account status government lifecycle support

The account management solution also provides support throughout the entire customer interaction life cycle, including:

- Establishment of new account parameters (such as MSA payment privileges, case load levels, etc.)
- Identification and proactive removal of "at-risk" customers

Integrated solution, individual flexibility

Our account management solution consists of flexible service modules, available as an integrated solution or individually, including:

- Behavioral score solutions
- An analytical score or data can be used to predict customer behavior and determine management action, provides the power of analysis, presented to decisionmakers in a standard with your bank or other data so you can proactively manage the risk and opportunity in your portfolio.
- Analytical modeling
- Helps banks to develop customer behavioral score information, created from a powerful combination of clients' proprietary behavioral data and your institution's data.

Balancing risk and opportunity

Financial institutions demand and transaction level fraud submissions to risk factors in excess of \$12 billion annually, according to the American Bankers Association. Our comprehensive risk management services can help you detect losses from fraud and misbehavior, help you make the best decisions in compliance such as AML and OFAC rules, how best you invest and manage your client assets.

**I-186-0197 | RM | © Cameron/CORBIS**

<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/solutions/categories/001550.cnt">http://www.efunds.com/us/en/solutions/categories/001550.cnt</a>



The page displays a detailed description of the Online Training section for the Check2GO product. It includes a list of training modules, a note about self-paced learning, and a summary of the product's features.

**Online Training**

We are pleased to announce that the Web-based training for Check2GO products has been expanded, and is now available for the following:

- Check2GO<sup>SM</sup> Decision Products Course
- ID Verification
- New AccountCheck<sup>SM</sup>
- AccountCheck Plus<sup>SM</sup>
- Drivers LicenseCheck<sup>SM</sup>
- FraudCheck<sup>SM</sup>
- Office of Foreign Assets Control (OFAC)
- Qualified
- Web Edition of Check2GO<sup>SM</sup> German Products

The pre-scheduled, Web-based training is available to efunds customers and employees 24 hours a day, seven days a week. Such flexibility provides clients and the opportunity to view the training sessions at their own convenience for free and at their own pace.

Please refer to the sample Individualized Learning Session at the end of this document before embarking the training sessions. Not all clients provide a description of each training session and a link to access their individual sessions.

**Check2GO<sup>SM</sup> Decision Products Course**

This section provides an overview of all Check2GO decision products, detailing how they work together to help reduce risk and increase the probability of a successful relationship with new account applicants.

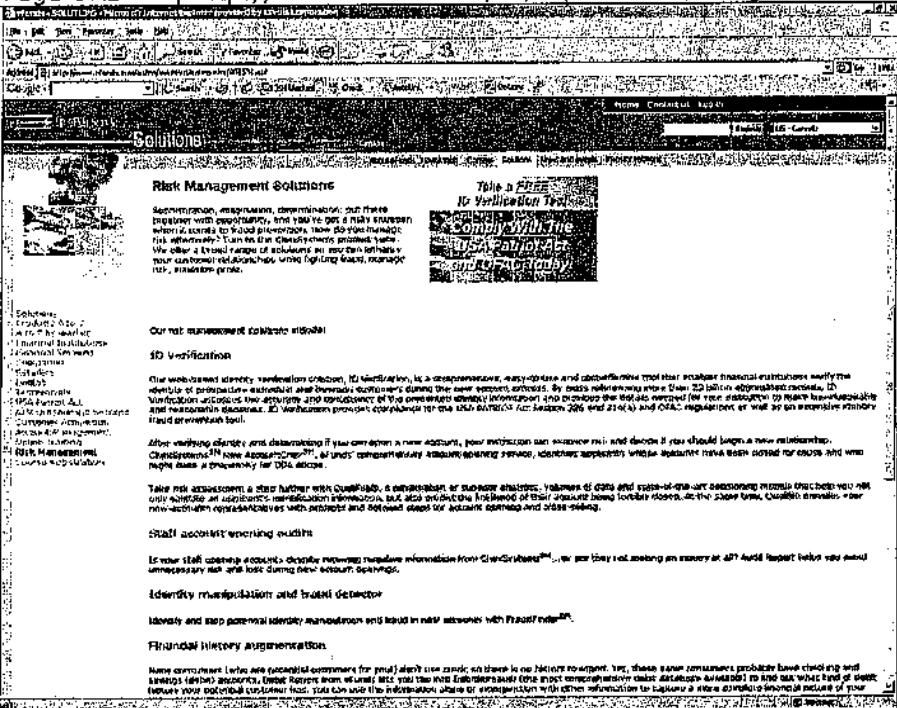
**ID Verification**

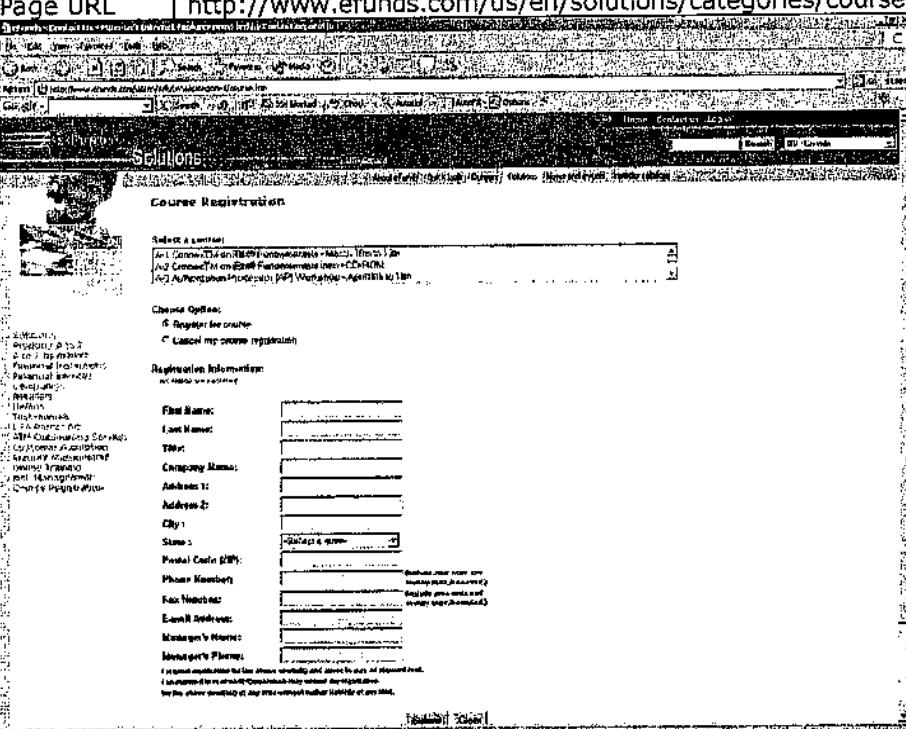
This section covers an overview of how ID Verification provides a comprehensive solution to help institutions comply with the USA PATRIOT Act Section 326(a) and OFAC requirements as well as a host of industry based rules. Details include a review of the ID Verification requirements and a brief product demonstration.

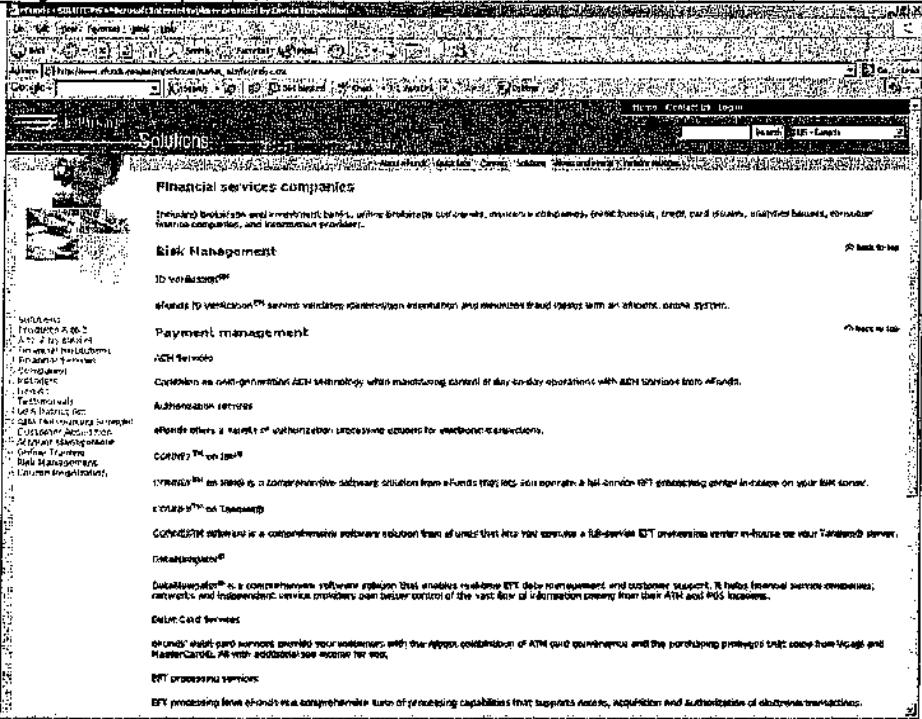
**New AccountCheck<sup>SM</sup>, AccountCheck Plus<sup>SM</sup>, and Drivers LicenseCheck<sup>SM</sup>**

This section focuses on New AccountCheck, our identity decision product. It also provides information regarding the add-on verification service AccountCheck Plus and Drivers LicenseCheck. Details on when and how to utilize these products is included.

**FraudCheck<sup>SM</sup>**

	
<p><b>I-186-0197   RM   © Cameron/CORBIS</b></p>	
<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/solutions/categories/001531.cnt">http://www.efunds.com/us/en/solutions/categories/001531.cnt</a>
	

	
<b>I-186-0197   RM   © Cameron/CORBIS</b>	
<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/solutions/categories/course.frm">http://www.efunds.com/us/en/solutions/categories/course.frm</a>
 <p>The screenshot shows a web page with a header containing navigation links like 'Home', 'About Us', 'Products &amp; Services', 'Contact Us', and 'Log In'. Below the header, there is a large image of a person's face. The main content area is titled 'Solutions' and contains a 'Course Registration' form. The form includes fields for 'Select A Course' (with options like 'An L Cameron/ID-018697-unitedstates - MacJ. 1995-1-26', 'An L Cameron/ID-018697-unitedstates - MacJ. 1995-1-26', and 'An L Cameron/ID-018697-unitedstates - MacJ. 1995-1-26'), 'Course Options' (radio buttons for 'Register for course' and 'Cancel my course registration'), and 'Registration Information' (fields for First Name, Last Name, Title, Company Name, Address 1, Address 2, City, State, Postal Code (ZIP), Phone Number, Fax Number, Email Address, Manager's Name, and Home Office Phone). There are also terms and conditions checkboxes at the bottom.</p>	

	
<b>I-186-0197   RM   © Cameron/CORBIS</b>	
<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/solutions/market_a2z/fsc/index.cnt">http://www.efunds.com/us/en/solutions/market_a2z/fsc/index.cnt</a>
 <p>The screenshot shows a website with a navigation bar at the top. Below it, there's a section titled "Solutions" with several sub-sections:</p> <ul style="list-style-type: none"> <li><b>Financial services companies</b>: Includes brokerage and investment banks, utility companies, insurance companies, travel bureaus, credit card issuers, diversified finance, consumer finance companies, and information providers.</li> <li><b>Risk Management</b> <ul style="list-style-type: none"> <li><b>ID Verification</b>: Describes eFunds' ID verification service which validates identification information and monitors fraud risk with an efficient, online system.</li> <li><b>Payment management</b>: Describes eFunds' payment gateway technology which manages control of day-to-day operations with ATM services from eFunds.</li> <li><b>Authorization services</b>: Describes eFunds' variety of authorization processing choices for electronic transactions.</li> <li><b>CORIFY™ on Demand</b>: Describes eFunds' CORIFY™ on Demand software solution which enables a full-service EFT processing center on your bank server.</li> <li><b>CORIFY™ on Tapware</b>: Describes eFunds' CORIFY™ on Tapware software solution which allows you to run a full-service EFT processing center in-house on your Tapware server.</li> <li><b>DataManagement</b>: Describes eFunds' DataManagement software solution which enables real-time EFT data management and customer support. It helps financial service companies, networks, and independent service providers gain better control of the vast flow of information coming from their ATM and POS locations.</li> <li><b>Debit Card Services</b>: Describes eFunds' debit card services which provide your customers with the ability to make ATM and Debit purchases and the purchasing protocols that come from Visa® and MasterCard®. All with additional fee income for you.</li> <li><b>EFT processing services</b>: Describes eFunds' EFT processing services which offer a comprehensive range of processing capabilities that supports data capture, acquisition and authorization of electronic transactions.</li> </ul> </li> </ul>	

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IMAGE URL	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/solutions/market_a2z/net/index.cnt">http://www.efunds.com/us/en/solutions/market_a2z/net/index.cnt</a>



The screenshot shows a web browser window displaying the 'Solutions' section of the eFunds website. The page is titled 'Solutions' and features a sidebar with various software solutions listed under categories like Networks, Payment management, Data Management, and Data Technology.

- Networks:**
  - including regional and national networks, bill pay, and third-party ordering providers.
- Payment management:**
  - ATM and debit card solutions for networks.
  - Networks can offer member institutions, switching firms, or open administration to members' users via ATM, bill payments, with eFunds' comprehensive suite of funds, debt-free ATM and debit-card processing services.
  - CONNECT™ on ATM:** eFunds' non-bank vendor software solution lets you enhance a full-service ATM predominantly owned or leased on your bank's behalf.
  - CONNECT™ on Terminal:** CONNECT software is a comprehensive software solution from eFunds that lets you enhance ATM processing within in-house or your bank's server.
  - CONNECT™ Debit Card Management System:**
  - CONNECT™ Secure Card Management System:** For some organizations or individuals, you'll need to ultimately transport your retail/debit/debit card business – whether you are a merchant account or a card issuer.
- Data Management:**
  - DataManager™:** is a comprehensive software system that enables real-time EFT data management and customer support. It helps financial service providers, merchants and independent service providers gain better control of the vast flow of information coming from their ATM and POS terminals.
- Data Technology:**
  - eFunds acquired the acquisition of Data Technology, Ltd., a leading Toronto-based provider major�클리어 payment software solutions, for card issuers, card acquirers, processors and payment networks.

At the bottom of the page, there is a copyright notice: "© 2005 eFunds Corporation. All rights reserved."

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IMAGE URL	<a href="http://www.efunds.com/Images/us_solutions_right.gif">http://www.efunds.com/Images/us_solutions_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/solutions/market_a2z/ret/index.cnt">http://www.efunds.com/us/en/solutions/market_a2z/ret/index.cnt</a>



The photograph shows a close-up of a person's hand holding a standard credit or debit card. The background is out of focus, suggesting a blurred environment.

**Solutions:**

- Retail**  
Involving retailers, merchant acquirers, financial institutions, equipment companies, and point-of-sale software and service providers.
- Risk Management**  
Risk management solutions for various industries including retail, banking, and insurance.
- Payment Management**  
Armed™ from efunds is a flexible, intelligent middleware that seamlessly integrates legacy and new systems and provides electronic delivery over multiple channels.
- CONNECT™ on ISAPI**  
efunds offers a variety of authorization processing options for electronic transactions.
- CONNECT™ on Java™**  
CONNECT on Java is a comprehensive software solution from efunds that lets you operate a full-service API processing center in-house on your Java server.
- CONNECT™ on Tomcat**  
CONNECT on Tomcat is a comprehensive software solution from efunds that lets you locate a full-service API processing center in-house on your Tomcat server.
- CardTerminals**  
efunds' strategic alliance with VeriFone, Inc., a leading POS-based provider, offers platform payment processing solutions for card issuers, card acquirers, processors and payment networks.
- SCAM™ and SCAM Online™**  
SCAM is the Shared Credit Authorization Network, a nationwide bank-wide network of automated check information. SCAM Online™ provides real-time access to the SCAM database and to sophisticated check acceptance risk management tools.



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IMAGE URL	<a href="http://www.efunds.com/images/us_solutions_right.gif">http://www.efunds.com/images/us_solutions_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/solutions/market_a2z/gov/index.cnt">http://www.efunds.com/us/en/solutions/market_a2z/gov/index.cnt</a>

The screenshot shows a web browser window displaying a page from efunds.com. The page title is "Solutions". It features several sections with headings and descriptions:

- Government**: Describes services for federal, state, and local government bodies.
- Risk Management**: Mentions "efunds ID verification™" which initiates identification, verification, and messaging (read letters and/or client, enter details).
- Payment management**: Describes electronic benefit transfer (EBT) services, noting it is one of the first providers in the Electronic Benefits Transfer (EBT) industry, processes state and county governments' main statewide and county-to-county benefit transfer and cash benefits, and offers procurement services for applying emerging technologies to government programs.

On the left side of the page, there is a sidebar with links to various services, including:

- Corporate
- Products & Services
- Financial Institutions
- Universal Systems
- Payments
- Bank
- Terminals
- Partners
- Regulatory Act
- EFIN Learning Center
- Customer Accounts
- Customer Support
- Press Releases
- Risk Management
- Contact Us

At the bottom of the page, there is a footer with the text "© 2009 efunds.com. All rights reserved."



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IMAGE URL [http://www.efunds.com/images/us\\_about\\_efunds\\_right.gif](http://www.efunds.com/images/us_about_efunds_right.gif)

Page URL [http://www.efunds.com/us/en/about\\_efunds/001038.cnt](http://www.efunds.com/us/en/about_efunds/001038.cnt)

**About eFunds**



**Thank you for your interest in eFunds!**

If you require more information and resources for additional information, please enter your e-mail address below to direct your inquiry or request.

**Products and integrated solutions**

[Ask product or solution](#)

**Public relations**

[Request a press kit](#)

[Submit general inquiries about eFunds](#)

**Investor relations**

[Request an investor kit](#)

[Submit general inquiries](#)

**Human resources**

[Submit descriptive personnel inquiries \(to validate your concern, please check the \[Resumes\]\(#\) section\)](#)

**Webmaster**

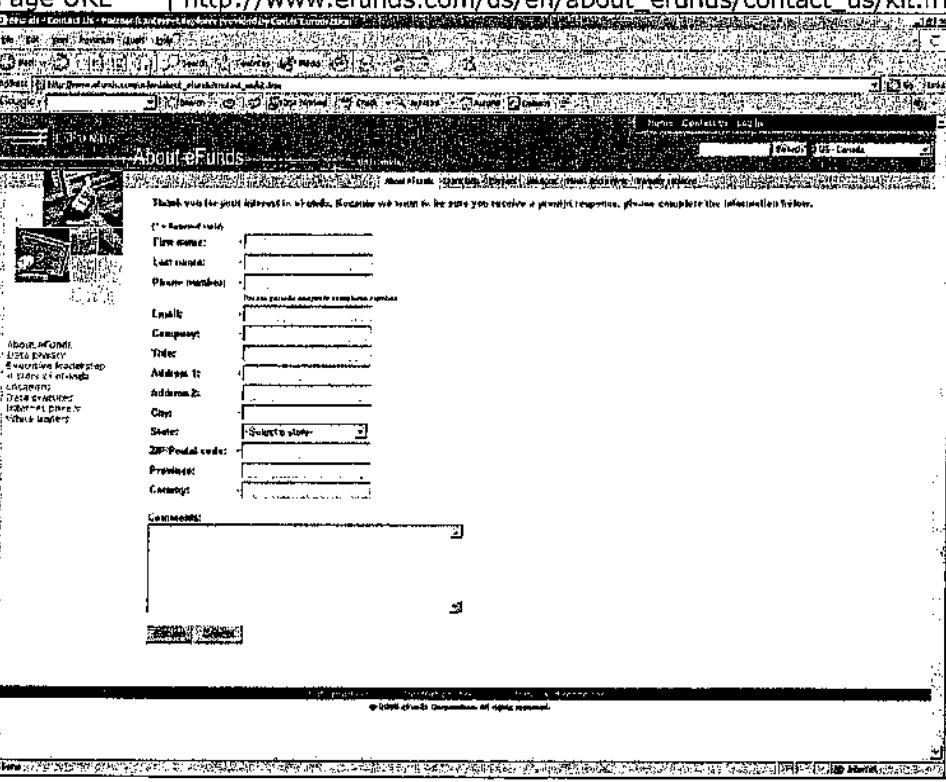
[Submit questions or comments about this site or performance](#)

**Additional**

[Contact funds for any other inquiries other than specified above](#)

**eFunds Corporate office**

8881 North Central Road  
Scottsdale, Arizona 85260  
Telephone: 480-659-7700

	
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Screenshot of a web browser showing a contact form for eFunds. The page title is "About eFunds". The form asks for first name, last name, phone number, email, and company. A "Send" button is at the bottom.

About eFunds

First name:

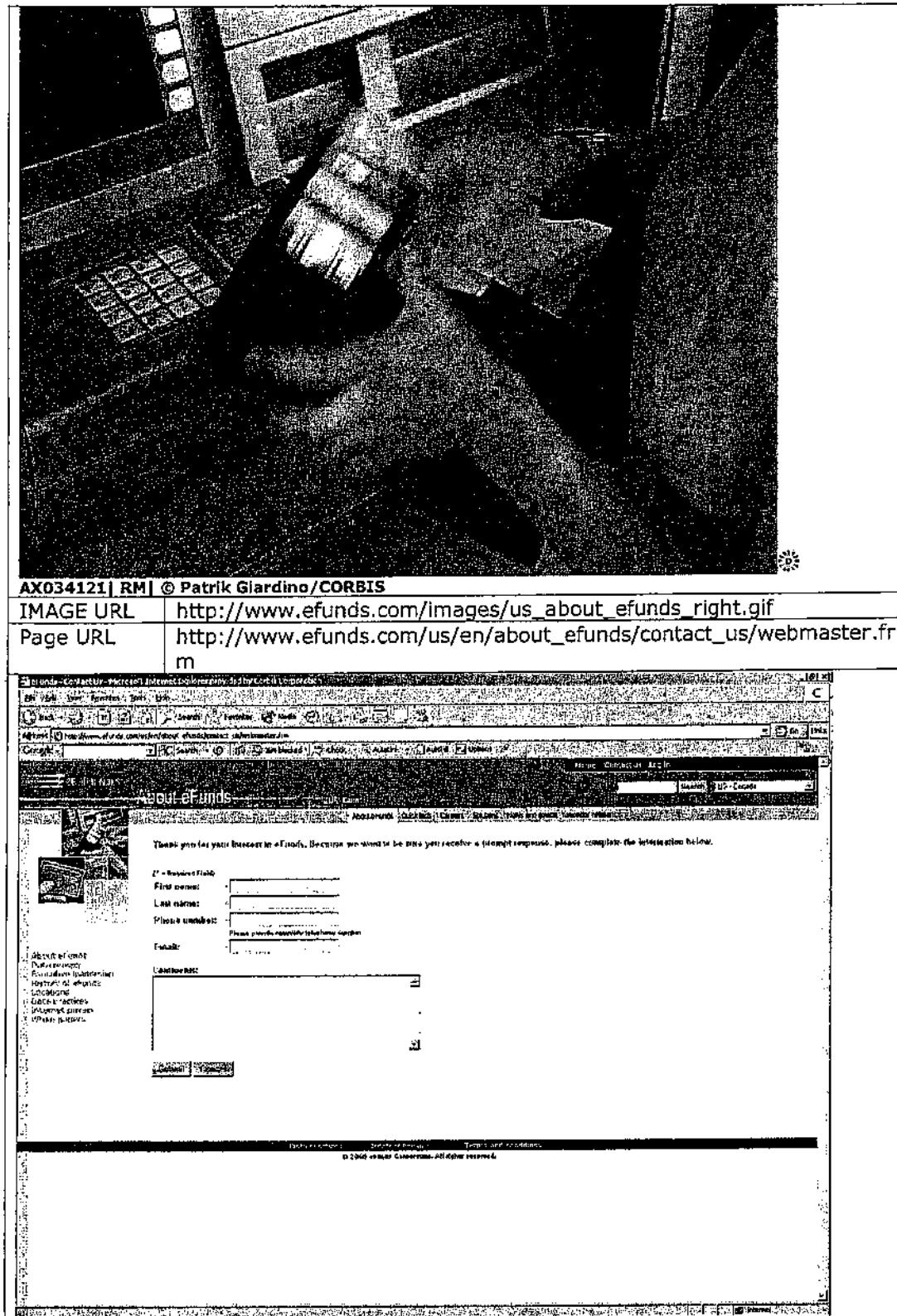
Last name:

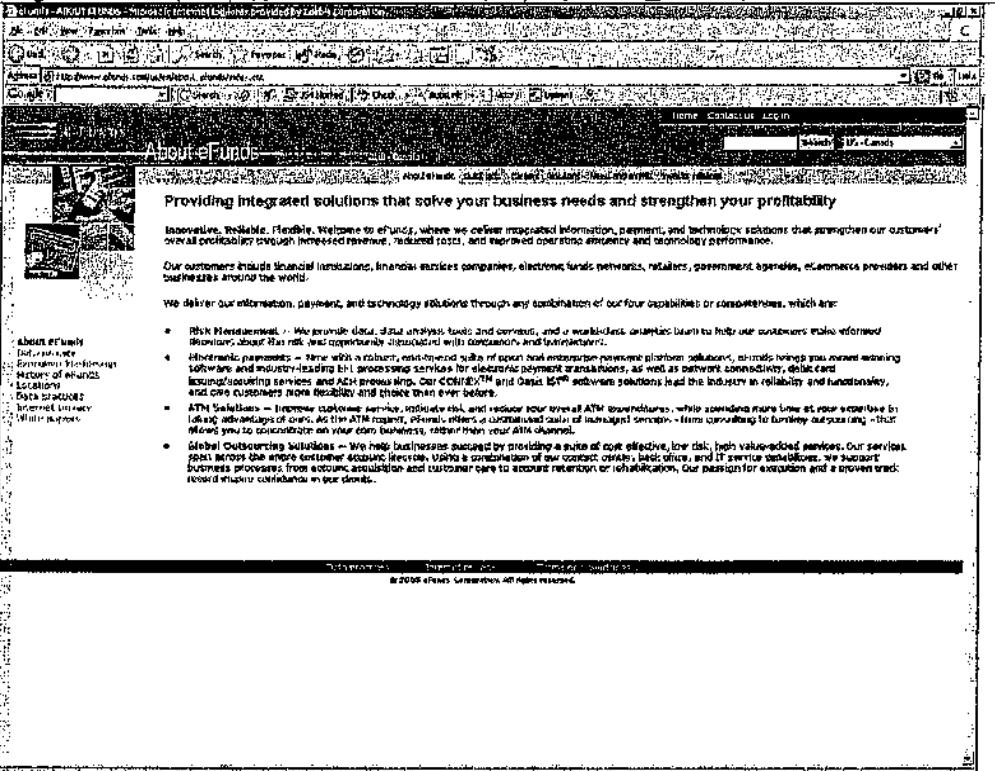
Phone number:  Please provide exchange and prefix numbers

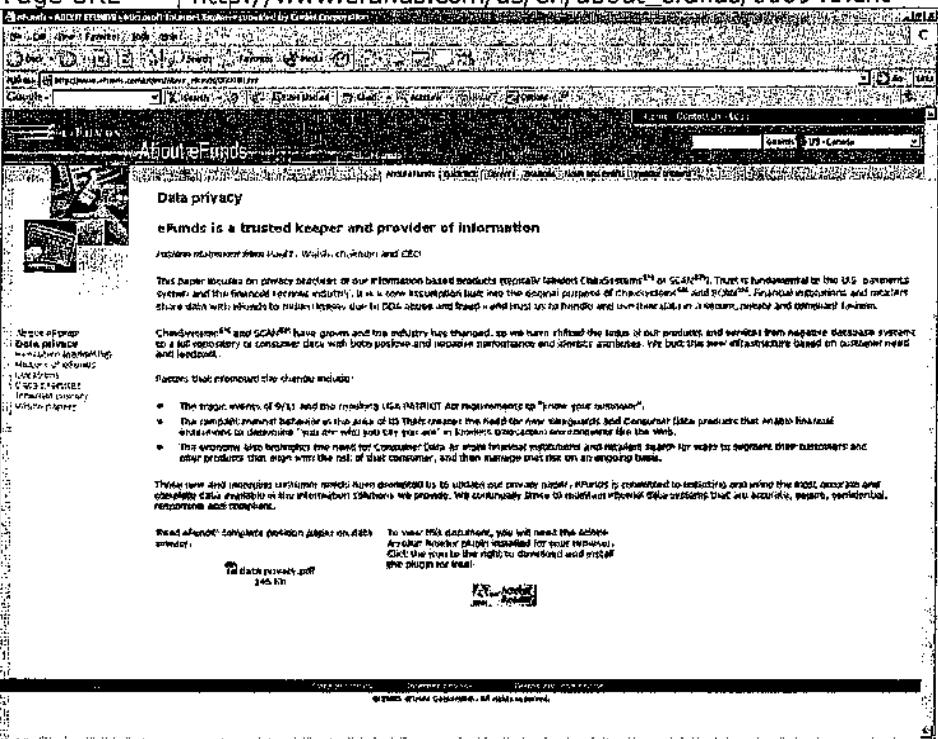
Email:

Company:

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<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_about_efunds_right.gif">http://www.efunds.com/images/us_about_efunds_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/about_efunds/index.cnt">http://www.efunds.com/us/en/about_efunds/index.cnt</a>
	

	
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<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_about_efunds_right.gif">http://www.efunds.com/images/us_about_efunds_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/about_efunds/000940.cnt">http://www.efunds.com/us/en/about_efunds/000940.cnt</a>
	

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<b>Page URL</b>	<a href="http://www.efunds.com/us/en/about_efunds/000874.cnt">http://www.efunds.com/us/en/about_efunds/000874.cnt</a>

**About eFunds**

**Executive leadership**

**Paul F. Walsh, Chairman and Chief Executive Officer**

Paul F. Walsh is Chairman and Chief Executive Officer of eFunds Corporation, a leading provider of web-based electronic payment, investment management, ATM and ultra-convenience solutions with \$600 million in assets under management.

Walsh was president of the eFunds financial division and chief executive officer of eFunds.com, Inc. from 1998 until its merger with eFunds in 2000. He has a deep and varied background in the electronic payments and financial services industries.

Before joining eFunds, Walsh was Chairman and CEO of Quattro Corporation, a privately held electronic payment provider based in Portland, ME. From 1989 to 2000, Walsh served as Chairman of Ideal Partners, a private equity firm funded by the Ford Foundation, which invested in companies such as i2 Technologies, i2 Solutions, and i2 Financial. Walsh's investment also includes, among many others, in several of America's largest financial institutions, including the CEO for the Investment Services and Distribution Services groups at BankAmerica (1990-1993); Head of Capital Markets at Transamerica (1989-1990); and managing director for Citicorp (1979-1987), including CEO of Deutsche Bank in Germany.

Walsh currently serves on the Board of Directors of Seaport, Inc. He holds a B.S. in Management from Tulane University and an MBA with honors from Regis University.

Walsh has been married to Jane for 30 years and has four grown children, Laura, Sean, Donny, and Christina.

**George W. Graham, Senior Vice President, Finance, Chief Financial Officer**

An ethical financial officer for eFunds, George Graham is responsible for overseeing eFunds' financial operations and managing growth relative to corporate total shareholder return.

Graham will be instrumental in implementing the operational cost control initiatives for the financial operations of the Company. He will also continue to oversee the financial reporting process in all areas of the company. Graham is a strong team builder and leader, possessing extensive experience in developing and managing financial accounting systems and their implementation in others.

Previously, Graham worked for over 10 years with Deloitte & Touche, Inc. as a Manager of Auditing and Advisory Services. During his tenure, Graham was

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<b>Page URL</b>	<a href="http://www.efunds.com/us/en/about_efunds/000879.cnt">http://www.efunds.com/us/en/about_efunds/000879.cnt</a>

**efunds - About Us - eFunds** [About Us](#) [Contact Us](#) [Log In](#)

**efunds evolved from familiar components**

We may be a relatively new company but some of the companies that went into efunds have a lot of history behind them in serving the financial and retail industries. Here are some of the highlights:

**efunds** was founded by Greg Tippin in June 2000 as the National Financial market. Following the IPO, efunds' spin-off from Financial Corporation (NYSE: DXK) was completed in December 2000.

Deluxe Corporation announced the formation of Financial Acq'l 1999, bringing together some of the strongest players in risk management and payment processing services that had operated as distinct businesses within Deluxe. In January 2000, DXK Technology Partner - Financial Services Inc. - was combined with brands to add professional services and business process outsourcing capabilities to the new business.

Components brought together to create efunds include:

**SCAN<sup>SM</sup>**

- Most widely accessed third-party verification network in the United States
- Began in 1985
- Today serves more than 65,000 retail locations and 12 of the nation's top 30 retailers

**CheckSystems<sup>SM</sup>**

- Leading account verification and risk management services in the United States
- Began in 1971
- Today serves more than 8,500 financial institutions, including representing over 100,000 branch locations

**Deluxe Electronic Payment Systems**

- Largest third-party ACH processor in the United States
- Began in 1976
- User and provider of award-winning CONVERGE<sup>TM</sup> ACH processing software, which is used to process more than \$6 billion transactions a year around the world
- Provider of ACH processing services

**DebitBureau<sup>®</sup>**

- Most comprehensive source of debit data used for decision support
- Founded in 1998
- Consists of more than 2 billion consumer records received from financial, retail, and government sources

**efunds "classic"**

- Leading electronic check conversion technology



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efunds About efunds Home Internet Banking Online Banking

Log In User Center Help Support Contact Us Login

About efunds Data Services Business Banking Locations

efunds Locations Never Settle Where You Are

Principal Locations

**United States**

- **Arlington, Virginia**  
efunds Corporate Headquarters  
Center Center II, Suite 200  
8501 Ballston Mall, Ballston  
Quarter, Arlington, VA 22207  
Telephone: 1-800-425-7702
- **Minneapolis, Minnesota**  
Western Gold Technology Center  
Route 100  
2405 Hudson Road  
Woodbury, MN 55125
- **Milwaukee, Wisconsin**  
10100 Leffingwell Drive, Suite 100  
Milwaukee, WI 53224
- **New York, NY**  
efunds DATA Center
- **Pittsburgh, Pennsylvania**  
efunds DATA Center
- **Atlanta, Georgia**  
4070 Peachtree Corners, GA 30092  
Telephone: 1-800-444-0000

**Canada**

- **Toronto**  
efunds Canada  
200 University Road  
4th Floor, Suite 700  
Toronto, Ontario  
M2R 2C2  
Telephone: 1-866-226-0000

**United Kingdom**

- **Brentbury**  
Aldwin House  
Brentbury Park  
Harrow  
Middlesex HA5 4HS  
Telephone: +44 (0) 1928 791791
- **Wesford**  
Summersgate, The Galley  
Polden Way  
Wesford, MK14 4RS  
Telephone: +44 1923 604 900

**Australia**

- **Melbourne**  
Suite 1302  
320 Bourke Street  
Melbourne, VIC 3000  
Australia  
Telephone: 61 3 9699-9375
- **Sydney**  
Suite 1, Level 5, 100 Walker Street  
Staten Square, Sydney NSW 2000  
Australia: 61 2 9664-0394

**India**

- **Chennai**  
18 Gream Road  
Chennai, 600006
- **Chennai**  
94 Veperiyappan Road, T.210001  
Chennai, TN 600017
- **Gurugram**  
220, Udyog Vihar, Phase 2  
Gurugram, Haryana 122016
- **Mumbai**  
9th Floor, Inter Towers  
Westgate, Chhatrapati  
Santosh Road  
Mumbai (W), Mumbai 400 084  
Telephone: 91 22 630007 / 20446999



AX034121 | RM | © Patrik Giardino /CORBIS

IMAGE URL	<a href="http://www.efunds.com/images/us_about_efunds_right.gif">http://www.efunds.com/images/us_about_efunds_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/about_efunds/000875.cnt">http://www.efunds.com/us/en/about_efunds/000875.cnt</a>

Aboutefunds.com

Search | My efunds | Log In

Address: [http://www.efunds.com/us/en/about\\_efunds/000875.cnt](http://www.efunds.com/us/en/about_efunds/000875.cnt)

Categories: [About efunds](#) [Data privacy](#) [Data protection](#) [Data security](#) [Data sharing](#) [Data subjects](#) [Data subjects rights](#) [Data subjects rights requests](#) [Data subjects rights requests handling](#) [Data subjects rights requests handling by efunds](#) [Data subjects rights requests handling by efunds \(US\)](#) [Data subjects rights requests handling by efunds \(US\) Canada](#)

Home Contact Us Log In

Aboutefunds.com

efunds

**Data practices**

**Integrity**

We act with integrity in all that we do.

**To our customers and partners:**

efunds is committed to collecting and using the most accurate and complete data available in the information available to us privately. By working with reputable partners and sharing our commitment to integrity and acknowledging the impact of our decision tools on consumers, we help achieve your competitive position and further your business objectives.

**To the consumer:**

efunds strives to ensure the data we manage is secure, accurate, complete, and conveniently accessible to you. We maintain open dialogue with consumers to resolve disputes and to educate our customers, you, and ourselves on the usefulness and effectiveness of our products.

**To our associates:**

At efunds, our products have the potential to affect consumers in many ways. As the individuals who make up efunds, we must each understand how our business impacts individual consumers and strive to maintain internal data systems that are accurate, secure, confidential, responsive, and compliant.

Print Email

Last Updated: 11/17/2005 | Privacy Policy | Terms and Conditions  
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**IMAGE URL** | [http://www.efunds.com/images/us\\_about\\_efunds\\_right.gif](http://www.efunds.com/images/us_about_efunds_right.gif)

**Page URL** | [http://www.efunds.com/us/en/about\\_efunds/000889.cnt](http://www.efunds.com/us/en/about_efunds/000889.cnt)



The image shows a close-up of a person's hands typing on a laptop keyboard. The person is wearing a dark-colored long-sleeved shirt. The background is out of focus, showing what might be a window or a bright room.

**About eFunds**

**Internet privacy**

eFunds.com takes your privacy very seriously. We are committed to using technology that gives you the safest online experience available, and our Internet Privacy Policy will help you understand how eFunds and its subsidiaries collect, use, and safeguard consumer and visitor information provided through our eFunds websites. Our Internet Privacy Policy addresses the following areas, each of which is described in greater detail below:

- Consumer reporting agencies operated by eFunds
- Collection and use of non-identifiable information
- Use of cookies
- Personal information you choose to provide
- Information security
- Communications access
- Children visiting eFunds' websites
- Other websites linked to eFunds' websites
- Policy and procedure enforcement
- Your acceptance of these terms
- Additional information on eFunds' privacy and data usage policies
- Complaints or suggestions
- Continuing or improving consumer protection

[Go back to top](#)

**Consumer reporting agencies operated by eFunds**

eFunds owns and operates two consumer reporting agencies (CRAs) - Deposit Payment Protection Services, which operates the 50/50<sup>SM</sup> network, and CheckSystems<sup>SM</sup>. The Federal Fair Credit Reporting Act (FCRA) and other applicable laws govern these two CRAs. For more information about the FCRA, visit [www.dcpa.org](http://www.dcpa.org).

[Go back to top](#)

**Collection and use of non-identifiable information**

To ensure your online privacy, eFunds does not collect personal information without your knowledge. Each time you visit one of our websites, our servers recognize and record the website you came from, and the webpage you visit when leaving. eFunds uses this information in aggregate to determine the overall usage of our sites and to help us assess the overall effectiveness of our web presence.

[Go back to top](#)

**Use of cookies**

eFunds will automatically place a cookie on your computer the first time you visit our site and select a region of the world that eFunds serves. Placing a cookie enables the site to recognize your computer each time you visit and direct you directly to the regional home page you previously selected. eFunds could also set temporary cookies. If you have disabled cookies on your browser or if you regularly delete cookies, each visit to efunds.com will begin on the splash or introductory page, where you will be asked to select a region. Navigation to any region (regardless of the corporate home page) is made once you are within the local domain.

[Go back to top](#)



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IMAGE URL	<a href="http://www.efunds.com/images/us_about_efunds_right.gif">http://www.efunds.com/images/us_about_efunds_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/about_efunds/whitepapers/index.cnt">http://www.efunds.com/us/en/about_efunds/whitepapers/index.cnt</a>

Screenshot of a web browser displaying the 'About Funds' page of the eFunds website. The URL in the address bar is [http://www.efunds.com/us/en/about\\_efunds/whitepapers/index.cnt](http://www.efunds.com/us/en/about_efunds/whitepapers/index.cnt). The page content includes sections for 'White papers' and 'Why America Wins with Outsourcing'.

**White papers**

To view these documents, you will need the free Acrobat reader® from Adobe. Click the icon to the right to download and install the Acrobat Reader.

**Why America Wins with Outsourcing**

The debate about U.S. jobs being sent overseas has been heating up in recent months, with new government legislation to prevent federal contracts from subcontracted overseas. However, clicking our links to it benefits investors overseeing other US businesses, or to the advantages of globalisation, a short-term and short-sighted approach.

**eFunds and Data Privacy**

This paper focuses on privacy practices of our information-based products (specifically labeled CheckSystems™ or SCAP™). There is full payment to the U.S. payments system and the financial services industry. It is a core function both from the original purpose of CheckSystems™ and SCAP™, financial transactions and vehicles where data must be stored safely due to SOX abuse and rules - and prior to handle and use their data in a secure, private and compliant fashion.

Download the white paper

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**O-034-0296 | RM | © Koopman/CORBIS**

IMAGE URL	<a href="http://www.efunds.com/images/us_news_and_events_right.gif">http://www.efunds.com/images/us_news_and_events_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/news_and_events/001143.cnt">http://www.efunds.com/us/en/news_and_events/001143.cnt</a>

**News & Events**

EFunds.com regularly attends industry events as speakers and attendees. These events give us the opportunity to meet shareholders and ensure that the products and services we offer meet their needs best and those of their customers. It also allows us to take more direct input from our shareholders and clients. Here is a listing of the following events:

EFunds.com will be present at the following events:

**Public Event(s):**

**Customer Event(s):**

**1st Quarter, 2005**

Month/Day/Date	Name	Location	Division
March 1-2	Customer Advisory Board - Bank Update	Scottsdale, AZ	Risk - Retail
March 1-2	Customer Advisory Board - Risk Update	Scottsdale, AZ	Risk - Retail
March 1-2	EFunds Webinar (2)	EP	EP
March 15-17	EFunds Annual Meeting (2)	Mark Wright, WV	EP
March 15-17	EFunds Annual Meeting (2)	Washington, DC	EP
March 15-22-23	EFunds Annual Meeting (2)	Scottsdale, AZ	EP

**2nd Quarter, 2005**

Month/Day/Date	Name	Location	Division
April 4-6	Bank Conference (2)	Tampa, FL	Risk - Retail
April 10-12	EFunds Webinars (2)	Scottsdale, AZ	EP
April 11-12	Card Czar 2004 (2)	Atlanta, GA	EP - US
April 11-12	Customer Advisory Board - Risk Update	Atlanta, GA	EP - US
April 14-18	Customer Advisory Board - Risk Update	Atlanta, GA	EP - US
April 16-18	Card Czar 2004 (2)	Atlanta, GA	EP - US
May 1-2	Bank Conference (2)	San Diego, CA	EP
May 1-2	Bank Conference (2)	San Diego, CA	EP
May 16-17	Card Czar East (2)	Other	EP - Card
May 17-18-19	Customer Data Exchange (2)	Phoenix, AZ	EP
May 18	DO-ON Conference & Shareholders Meeting (2)	Chicago, IL	EP
June 1-2	Unveil America's First ATM (2)	Other	EP
June 1-2	EFCC Annual Client Conference (2)	EP	EP
June 1-2	Bank Conference (2)	Other	EP
June 5-6	EFPL 20th Annual Users Conference (2)	Scottsdale, AZ	EP
June 16-18	EFPL 20th Annual Users Conference (2)	Scottsdale, AZ	EP



**O-034-0296 | RM | © Koopman/CORBIS**

IMAGE URL	<a href="http://www.efunds.com/images/us_news_and_events_right.gif">http://www.efunds.com/images/us_news_and_events_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/news_and_events/archive/index.cnt">http://www.efunds.com/us/en/news_and_events/archive/index.cnt</a>

Screenshot of a web browser window showing a news archive page:

- The title bar shows "News & Events".
- The address bar shows "http://www.efunds.com/us/en/news\_and\_events/archive/index.cnt".
- The main content area displays a news article titled "Alumnae build steel sail center in India" dated November 16, 2002, available online.
- The footer contains copyright information: "© 2002 eFunds. All rights reserved."

**I-186-0216| RM| ©LWA-Stephen Welstead/CORBIS**

IMAGE URL	<a href="http://www.efunds.com/images/us_news_and_events_right.gif">http://www.efunds.com/images/us_news_and_events_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/news_and_events/001143.cnt">http://www.efunds.com/us/en/news_and_events/001143.cnt</a>



The image is a high-contrast, black and white portrait of a man. He has short, dark hair and is wearing a dark suit jacket over a light-colored dress shirt. The image is grainy and appears to be a photocopy or a scan of a photograph.

**News & Events**

Events

efunds.com offers you daily news and industry events as published and updated. These events cover the spotlight on most significant news and issues that can products and services we offer and other institutions and those of their customers. If you would like to find out more about eFunds and the business strategy, products, services or partnerships, visit our website at [www.efunds.com](http://www.efunds.com).

Please note to check back often in our updated section where news items appear.

Public event(s)  
Customer Event(s)

1st Quarter, 2005

Month	Date	Event	Location	Type
March	1-2	Annual Meeting (R)	Arcadia, CA	EP
March	1-2	Customer Advisory Board - Park City	Scottsdale, AZ	MEET
March	1-2	Customer Advisory Board - Atlanta	Phoenix, AZ	EP
March	1-2	Strategic Round (P)		EP
March	18-27	EPA Annual Meeting (P)	Las Vegas, NV	EP
March	30	Omni Annual Meeting (P)	Washington, DC	EP
March	30-31	EFAF Annual Strategic Planning Meeting (P)	Scottsdale, AZ	EP

2nd Quarter, 2005

Month	Date	Event	Location	Type
April	4-6	Capital (P)	Berlin, MS	EP
April	10-12	RAPID Payments (P)	San Antonio, TX	EP
April	11-13	Card 2005 (P)	Spokane	EP, MEET
April	13-15	ACLI Annual Conference (P)	Denton, FL	EP
April	19-20	PCI Conference (P)	San Diego, CA	EP
May	1-2	Bankers (P)	Orlando, FL	EP
May	16-17	Card 2005 (P)	Orlando, FL	EP
May	17-18	2005 Annual Meeting (P)	Phoenix, AZ	EP
May	19	Co-Op Conference & Financials Meeting (P)	Chicago, IL	EP
June	1-2	Universal Financial (P)	Orlando, FL	EP
June	1-2	CDCC Annual Client Conference (P)	Orlando, FL	EP
June	5-6	EPA 27th Annual User Conference (P)	Scottsdale, AZ	EP
June	8-12	SIBUSA (P)	Monte, PC	EP
July	10-12	EMEA (P)	London, UK	EP

**I-186-0216 | RM | ©LWA-Stephen Weistead/CORBIS**

<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_news_and_events_right.gif">http://www.efunds.com/images/us_news_and_events_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/news_and_events/001123.cnt">http://www.efunds.com/us/en/news_and_events/001123.cnt</a>



**News & Events**

**Experian enters into new DataBank right agreement with Experian®**

August 22, 2001; Salt Lake City, Utah

Experian provider launches media account through August 2001.

Experian Information Solutions (EIS), a leading provider of electronic payment, risk management, and related financial services, today announced that it has entered into a new television media agreement with Experian® (a holding global information solutions provider), that assures consumers will continue to receive greater access to credit products and offerings.

Under the new agreement, Experian will provide Experian with the comprehensive debt information available. Under terms of the deal, Experian structures and performs:

- Experian will utilize one of the most complete credit databases in the country, since consumers do not have enough or have very limited credit information by allowing Experian to use private Experian's database. Many consumers who were previously denied credit because of their limited credit information may now receive offers, and those who were extended credit can now receive better terms.
- The relationship will allow Experian to expand its many credit-worthy consumers who have not yet established "traditional credit," e.g. one inquire, purchase, or Company's customers' personal business line. Our customers are pleased because they have expanded risk assessment and scoring, and consumers are happy because they're able to participate in the marketplace.
- Credit users and applicants will benefit from the enhanced loan underwriting capabilities, resulting in better risk management and less fraud. Consumers will also benefit according to their preferences.

"Combining credit and debt information creates a much clearer financial picture of the consumer," said Terry Chesser, President of EIS' Financial Services division. "Experian's customers will be able to take better advantage of their credit, and the consumer will have access to more credit products."

Experian uses advanced media measurement data base in offerings that include government segmentation and targeting, merging consumer identification and acceptance, portfolio management, survey and panel reports.

Experian's continuous database is the most comprehensive source of bankruptcy available. It contains more than 8 billion records related to Chapter 7 and Chapter 13 account closures and recent bankruptcies, consumer account spending data, consumer histories and each customer's history. DataBank is growing at about 20 million records a month, showing information from more than 72,000 retail locations, 90,000 Residential Population locations and other sources.

**About Experian**

Experian is the leading provider of consumer credit information in North America. Its unique and powerful consumer reporting system is the cornerstone of its success. Experian's mission is to help consumers manage their money better and to help companies manage risk more effectively. Experian's products and services include consumer reporting, consumer scoring, direct marketing, and other consumer credit services.

**About Experian**

Experian is the leading provider of consumer credit information in North America. Its unique and powerful consumer reporting system is the cornerstone of its success. Experian's mission is to help consumers manage their money better and to help companies manage risk more effectively. Experian's products and services include consumer reporting, consumer scoring, direct marketing, and other consumer credit services.

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**I-186-0216 | RM | @LWA-Stephen Welstead/CORBIS**

IMAGE URL	<a href="http://www.efunds.com/images/us_news_and_events_right.gif">http://www.efunds.com/images/us_news_and_events_right.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/news_and_events/archive/index.cnt">http://www.efunds.com/us/en/news_and_events/archive/index.cnt</a>

**Screenshot of a web browser showing the URL:** http://www.efunds.com/us/en/news\_and\_events/archive/index.cnt

The screenshot displays a news archive page from efunds.com. At the top, there is a navigation bar with links for "Home", "About Us", "Products", "Services", "Careers", "Contact Us", and "Log In". Below the navigation, there is a search bar and a "Submit" button. The main content area is titled "News & Events" and features a small thumbnail image of two people shaking hands. To the right of the thumbnail, there is some descriptive text. At the bottom of the page, there is a footer with links for "Privacy Statement", "Terms and Conditions", "Sitemap", and "Help".



0-049-0488 | RM | © Ronnie Kaufman/CORBIS

IMAGE URL	<a href="http://www.efunds.com/images/en/careers/index-1.gif">http://www.efunds.com/images/en/careers/index-1.gif</a>
Page URL	<a href="http://www.efunds.com/us/en/careers/index.cnt">http://www.efunds.com/us/en/careers/index.cnt</a>

Picture yourself on the cutting edge of payment technology.

Interested in joining the winds board?

EFunds wants you! Join our growing team. Whether you're looking for the excitement of payments innovation or the challenge of managing risk, EFunds offers you the opportunity to work alongside some of the most innovative and dynamic people in the industry.

EFunds is currently seeking for results-oriented people who have an appreciation for finance and possess extensive technical and non-technical skills. While you'll find an environment of fast-paced teamwork, where innovation and teamwork thrive, allowing you to achieve your full potential.

Please apply by visiting our current website, and submitting your resume.

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**AX036153 | RM | © Patrik Giardino/CORBIS**

<b>IMAGE URL</b>	<a href="http://www.efunds.com/images/us_quick_facts_right.gif">http://www.efunds.com/images/us_quick_facts_right.gif</a>
<b>Page URL</b>	<a href="http://www.efunds.com/us/en/quick_facts/index.cnt">http://www.efunds.com/us/en/quick_facts/index.cnt</a>



**Quick Facts**

Ever visit an ATM? Write a check? Or use a debit card?

efunds is a leading provider of electronic payment, banking, and investment solutions that strengthens your customers' overall profitability through increased revenue, reduced costs, and improved operating efficiency and technology performance.

Charles, we help you bank on success at your bank, use an ATM, manage a check or debit card at your grocery store, or send an instant "check." You can open an account online, transfer funds between accounts, and provide information to review the security and integrity of electronic transactions and risk-management software also expand high-quality, cost-effective enrichment services and business supplies e-marketing services that provide clients with personalized their financial business products functions.

**Markets served**

- Financial institutions
- Financial services companies
- Electronic-banking networks
- Retailers
- Investment advisors
- Other businesses around the world

**Number of employees**

- 4000+

**Initial public offering**

- June 2000 on the Nasdaq National Market
- January 2004 moved to the NYSE

**Principal locations**

<b>USA</b>	<b>Australia</b>	<b>United Kingdom</b>
<ul style="list-style-type: none"> <li>▪ Scottsdale, Arizona - corporate office</li> <li>▪ Minneapolis, MN, Minnesota</li> <li>▪ Philadelphia, PA, Pennsylvania</li> </ul>	<ul style="list-style-type: none"> <li>▪ Sydney</li> <li>▪ Melbourne</li> <li>▪ Perth</li> </ul>	<ul style="list-style-type: none"> <li>▪ London</li> <li>▪ Belfast</li> <li>▪ Woking</li> </ul>
<b>India</b>	<b>Canada</b>	<b>Toronto</b>
<ul style="list-style-type: none"> <li>▪ Chennai</li> <li>▪ Gurgaon</li> <li>▪ Mumbai</li> </ul>	<ul style="list-style-type: none"> <li>▪ Toronto</li> </ul>	

## **Exhibit B**

Corbis ID	Certificate Number	Copyright Date
I-186-0197	<u>VA 1-145-485</u>	8/15/2002
AX034121	<u>VA 1-113-639</u>	3/19/2001
O-034-0296	<u>VA 1-145-485</u>	8/15/2002
I-186-0216	<u>VA 1-145-485</u>	8/15/2002
O-049-0488	<u>VA 1-145-485</u>	8/15/2002
AX036153	<u>VAU 546-092</u>	12/12/2001